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11/9/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)
SPALDING)
Serial No. **Not Yet Assigned**)
Filing Date: **Herewith**)
For: **SYSTEM AND METHOD FOR SECURING**)
TRANSACTIONS BETWEEN BUYER)
AND CREDIT AUTHORIZER)
)

J1033 U.S. PTO
09/837664
04/18/01

CITATION UNDER 37 CFR §1.97

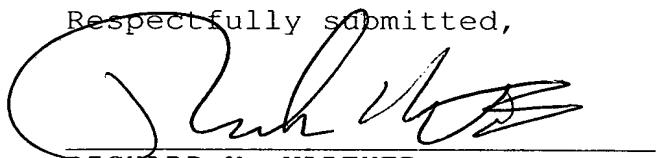
Director, U.S. Patent and Trademark Office
Washington, DC 20231

Sir:

Attached is Form PTO-1449 listing several references for consideration in the examination of the above-identified application. A copy of each reference is also enclosed. It is requested that these references be considered by the Examiner and officially made of record in accordance with the provisions of 37 CFR §1.97 and Section 609 of the MPEP.

If any additional extension and/or fee is required, or if any additional fee for claims is required, authorization is given to charge Deposit Account No. **01-0484**.

Respectfully submitted,



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In re Application of: **Jeff SPALDING**

Serial No.: **NOT YET ASSIGNED**

Filed: **HEREWITH**

For: **SYSTEM AND METHOD FOR SECURING TRANSACTIONS
BETWEEN BUYER AND CREDIT AUTHORIZER**

J1033 U.S. PTO
09/18/01 7664
04/18/01

Sir:

Transmitted herewith is an INFORMATION DISCLOSURE STATEMENT in the
above-identified application.

This IDS is submitted under 37 C.F.R. § 1.97. No fee is required.

This IDS is submitted under 37 C.F.R. § 1.97(c). Enclosed is a check in the amount
of \$240.00.

This IDS is submitted under 37 C.F.R. § 1.97(c) and (e). No fee is required.

This IDS is submitted under 37 C.F.R. § 1.97(d) and (e). Enclosed is a check in the
amount of \$130.00 to cover the petition fee.

**The Commissioner is hereby authorized to charge or credit any discrepancies
in fee amounts to Deposit Account No. 01-0484.**

Date: April 18, 2001



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